

Attorney Docket No. 15057

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of )  
CHRISTOPHER L. CAGAN ) Serial No.: Unassigned  
For: RESPONSIVE CONFIDENCE ) Filed: Unassigned  
SCORING METHOD FOR A ) Examiner: Unassigned  
PROPOSED VALUATION OF )  
PROPERTY )

MAIL STOP NEW APPLICATION  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

# **INFORMATION DISCLOSURE STATEMENT**

Dear Sir or Madam:

Applicant submits herewith a list, and corresponding copies, of patents of which applicant is aware that applicant believes may be material to the examination of this application and in respect of which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made (37 C.F.R. 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists (37 C.F.R. 1.97(h)). The filing of this Information Disclosure Statement shall not be construed as an admission against interest in any manner.

**CERTIFICATE OF MAILING**

I hereby certify that this document and every paper referred to herein as being enclosed, is being deposited this date by

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and depositing the envelope with the U.S. Postal Service on February 3, 2004.

  
DeAnna D. Rodriguez

The person supplying this information is the below-signed practitioner and the information supplied herein is from his files.

Without prejudice or implication, Applicants direct the Examiner's attention to:

United States Patent and Patent Publication Nos.:

1	6,587,841	James R. DeFrancesco	07-01-2003
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Foreign Patent Nos.:

None cited.

Non-Patent Documents:

2	US 2002/0099650 A1	James A. Cole	07-24-2002
3	US 2002/0133371 A1	James A. Cole	09-19-2002
4	US 2003/0036995 A1	Jeffrey M. Lazerson	02-20-2003
5	US 2003/0036996 A1	Jeffrey M. Lazerson	02-20-2003
6	US 2003/0149658 A1	Dough Rossbach	08-07-2003
7	US 2003/0149659 A1	John Thomas Danaher	08-07-2003
8	One-page document re "Accurate Home Valuations . . . in seconds!" "Vero VALUE is the leading . . ."	Veros Corp.	unknown
9	One-page document titled "Automated Valuation Models (AVM); " "Informative Research's . . ."	Informative Research Corp.	unknown
10	Two-page report, "FNIS Launches QuadMerge™ Value"	TitleWeb.com	unknown
11	One-page document re "For over 12 years . . . " and Freddie Mac HVE	Freddie Mac Corp.	unknown
12	Three-page document re "Freddie Mac's Home Value Explorer," "VeroVALUE," etc.	Determination Processing Services, Inc.	unknown
13	36-page document titled "Identifying & Managing Technology Risks" "Automated Valuation Models"	Lewis J. Allen; Lewis J. Allen & Associates	unknown
14	Two-page document re "LSI INDICATOR," "Order Placement," "LSI's Multi Model AVM Approach," etc.	LendersService.com	unknown
15	Two-page document titled "Mitigating Portfolio Risk During a Flat Market"	Gregory F. Hansen	Unknown
16	One-page document, "QuadMerge™ & QuadMerge Value™ Quick Reference Guide	FNIS Corp.	unknown
17	31-page document titled "VEROS™ SOFTWARE"	veros.com	unknown
18	Five-page report, "AVM Debate Tilts In Favor: The mortgage lending industry . . ."	Mary Dum, Mortgage Technology	July 2001
19	Eight-page document, "Collateral Score," FNC White Paper	Nattagh, N.; Dorsey, R.	February 2002
20	One-page document titled "Freddie Fights Fraud with Technology"	Mortgagedaily.com staff	03-15-2002
21	One-page document titled "Fraud on the Rise"	Mbaa.org	09-17-2002
22	Two-page document re "BASIS/100™ Home Price Analyzer," "Home Price Analyzer (HPA) is the leading index-based . . ."	Basis 100 Inc.; HomePriceAnalyzer.com	October 2002
23	FNIS HQ Score Press Release	Hagedorn Publication; Gale Group	2003

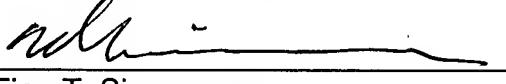
24	One-page document re "ISOURCEDATA/QUICK VALUE AVM SERVICES," "1 Source Data's Quick Value service delivers residential . . ."	Source Data; 1SourceData.com	2003
25	FNIS Hansen QRS	FNIS website	2003
26	Forecasting Valuation Risk for Real Estate and Other Industries	Eric P. Fox	June 17, 2003
27	One-page brochure re "PASS" valuation model	Basis100 Corp.	July/Aug 2003

The Information Disclosure Statement submitted herewith is being filed within three months of the filing date of the application or before the mailing date of the first Office Action on the merits.

Respectfully submitted,

KLEINBERG & LERNER, LLP

Dated: February 3, 2004

  
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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet **1** of **2** Attorney Docket Number **241146.15057**

<b>U.S. PATENT DOCUMENTS</b>					
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Patent Cited Document MM-DD-YYYY
		Number	Kind Code <sup>2</sup> (If known)		
1		6,587,841		James R. DeFrancesco	07-01-2003
*		*****		* End of List *	****

<b>FOREIGN PATENT DOCUMENTS</b>						
Examiner Initials*	Cite No. <sup>1</sup>	FOREIGN PATENT DOCUMENTS		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office <sup>3</sup> Number <sup>4</sup>	Kind Code <sup>5</sup> (If known)			
				None cited		

<b>NON-PATENT DOCUMENTS</b>						
Examiner Initials*	Cite No. <sup>1</sup>	AUTHOR, title, publication, date, page, vol., issue, no., publisher, city, country				T <sup>6</sup>
		Number	Title	Author	Date	
2		US 2002/0099650 A1		James A. Cole	07-24-2002	
3		US 2002/0133371 A1		James A. Cole	09-19-2002	
4		US 2003/0036995 A1		Jeffrey M. Lazerson	02-20-2003	
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Examiner Signature		Date Considered	
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(use as many sheets as necessary)

Sheet	2	of	2	Attorney Docket Number	241146.15057
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		Complete if Known			
		Application Number	Unassigned		
	15	Two-page document titled "Mitigating Portfolio Risk During a Flat Market"			Unknown
	16	One-page document, "QuadMerge™ & QuadMerge Value™ Quick Reference Guide			unknown
	17	31-page document titled "VEROS™ SOFTWARE"			unknown
	18	Five-page report, "AVM Debate Tilts In Favor: The mortgage lending industry . . ."			July 2001
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	21	One-page document titled "Fraud on the Rise"			09-17-2002
	22	Two-page document re "BASIS/100™ Home Price Analyzer," "Home Price Analyzer (HPA) is the leading index-based . . ."			October 2002
	23	FNIS HQ Score Press Release			2003
	24	One-page document re "ISOURCEDATA/QUICK VALUE AVM SERVICES," "1 Source Data's Quick Value service delivers residential . . ."			2003
	25	FNIS Hansen QRS			2003
	26	Forecasting Valuation Risk for Real Estate and Other Industries			June 17, 2003
	27	One-page brochure re "PASS" valuation model			July/Aug 2003
	*	***			***End of List ***

\*EXAMINER: Initial if reference considered, whether or not citation is not conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature		Date Considered	